Case 19-21276-ABA Doc 23 Filed 11/15/19 Entered 11/16/19 00:35:54 Desc Imaged

Information to identify the case:						
Debtor 1:	Minnie L. Williams-Wooden	Social Security number or ITIN: XX	x-xx-4892			
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:				
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter:	13	6/4/19		
Case number:	19-21276-ABA					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Minnie L. Williams-Wooden	
2.	All other names used in the last 8 years		
3.	Address	1704 Snowberry Drive Williamstown, NJ 08094–8755	
4.	Debtor's attorney Name and address	Steven A. Ragland Steven A. Ragland, Esquire 457 Haddonfield Road Suite 120 Cherry Hill, NJ 08002	Contact phone 856–414–9015
5.	Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663–5002 www.standingtrustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676–6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856–361–2300 Date: 11/13/19

For more information, see page 2

Debtor Minnie L. Williams-Wooden Case number 19-21276-ABA

Meeting of creditors July 11, 2019 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Chapter 13 Standing Trustee - Camden, joint case, both spouses must Cherry Tree Corporate Center, 535 Route 38, The meeting may be continued or adjourned to a later Suite 150, Cherry Hill, NJ 08002 attend. date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 9/9/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 1/13/20 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/13/19 at 10:00 AM, Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 9. Filing of plan Cooper Street, Camden, NJ 08101-2067 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if 11. Filing a chapter 13 bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Minnie L. Williams-Wooden Debtor

NONE.

Case No. 19-21276-ABA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Nov 13, 2019 Form ID: 309I Total Noticed: 18 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019. db Minnie L. Williams-Wooden, 1704 Snowberry Drive, Williamstown, NJ 08094-8755 Minnie L. Williams-Wooden, 1704 Snowberry Drive, Williamstown, NJ 08094-8/55
+Bail Bonds of America, 523 Cooper Street, Camden, NJ 08102-1210

EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123

Emergency Phy Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021

+Gloucester Township EMS, P.O. 670, Cape May Court House, NJ 08210-0670

HRRG, PO Box 8486, Pompano Beach, FL 33075-8486

+Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823

+May Funeral, Home, 1001 S. 4th Street, Camden, NJ 08103-2015 518285241 518376687 518285242 518285243 518285244 518285245 +May Funeral, Home, 1001 S. 4th Street, Camden, NJ 0810 +PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534 518285247 518285248 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421 518354815 +PNC Bank, N.A., KML Law Group, P.C., 216 Haddon Ave., Suite 406, Westmont, Radiology Associates of NJ, PC, 28075 Network Place, Chicago, IL 60673-1280 South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091 518285246 +PNC Bank, N.A., Westmont, NJ 08108-2812 518285249 518285250 +U.S. Department of HUD, 451 7th Street S.W., 518305388 Washington, DC 20410-0001 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: ragland203martin@aol.com Nov 14 2019 00:48:08 Steven A. Ragland, Steven A. Ragland, Esquire, 457 Haddonfield Road, Suite 120, Cherry Hill, NJ 08002 aty tr +E-mail/Text: pmarraffa@standingtrustee.com Nov 14 2019 00:48:26 Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977 E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St., smg Rodino Federal Bldg., Newark, NJ 07102-2534 Room 502. +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 smg United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 TOTAL: 4 ***** BYPASSED RECIPIENTS *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com Steven A. Ragland on behalf of Debtor Minnie Williams-Wooden ragland203martin@aol.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3

TOTAL: 0